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THIS DECLARATION OF SUBSTITUTION OF TRUSTEES made this 24th

day of February , 1986, by GMAC Mortgage Corporation of PA,

Declarant.

WHEREAS, By Deed of Trust dated April 26, 1983 and recorded among the Land Records of Frederick County in Liber C.G.K. No. 1196, folio 795 from Donald E. Jilinski and Karen Shireen Jilinski, his wife; Bonnie Whited and Richard G. Knapp, Jr. were named as Trustees for the Beneficiary therein, namely Colonial Mortgage Service Company now known as GMAC Mortgage Corporation of PA, said Deed of Trust securing the fee simple property known as 5411 Sidney Road, Frederick County, State of Maryland; and

WHEREAS, the aforesaid Deed of Trust provides inter alia that the holder of the indebtedness secured by said Deed of Trust shall be entitled to substitute Trustees by the recording of an appropriate instrument among the Land Records of the appropriate County; and

WHEREAS, Declarant herein, being the present holder of the indebtedness as hereinabove set forth, desires to substitute F. VERNON BOOZER and EDWARD C. COVAHEY, JR., as Substituted Trustees in the place and stead of Bonnie Whited and Richard G. Knapp, Jr. with full powers to them as set forth in said Deed of Trust;

Mortgage Corporation of PA, in pursuance of the power and authority vested in it by the said Deed of Trust, does hereby substitute F. VERNON BOOZER and EDWARD C. COVAHEY, JR., as Substituted Trustees in the place and stead of Bonnie Whited and Richard G. Knapp, Jr. under that Deed of Trust dated April 26, 1983 and recorded as aforesaid, with full power and authority in them as set forth in said Deed of Trust.

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